

<i>SERFF Tracking Number:</i>	<i>UHLC-126591622</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>45484</i>
<i>Company Tracking Number:</i>	<i>CA25040ST/MS2516ST</i>		
<i>TOI:</i>	<i>MS08G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS08G.001 Plan A 2010</i>
	<i>Plans 2010</i>		
<i>Product Name:</i>	<i>Group Medicare Supplement</i>		
<i>Project Name/Number:</i>	<i>Print Ad/CA25040ST/MS2516ST</i>		

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Group Medicare Supplement	SERFF Tr Num: UHLC-126591622	State: Arkansas
TOI: MS08G Group Medicare Supplement - Standard Plans 2010	SERFF Status: Closed-Filed-Closed	State Tr Num: 45484
Sub-TOI: MS08G.001 Plan A 2010	Co Tr Num: CA25040ST/MS2516ST	State Status: Filed-Closed

Filing Type: Advertisement

Author: Michelle Ambach	Reviewer(s): Stephanie Fowler
Date Submitted: 04/22/2010	Disposition Date: 04/28/2010
	Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Print Ad
 Project Number: CA25040ST/MS2516ST
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:
 Filing Status Changed: 04/28/2010

Status of Filing in Domicile: Pending
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: Group
 Group Market Size: Large
 Group Market Type: Association
 Explanation for Other Group Market Type:
 State Status Changed: 04/28/2010
 Created By: Michelle Ambach
 Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Michelle Ambach

Filing Description:

We enclose for your information and review, proof copies of advertising for use in connection with the AARP group health insurance program. This advertising is new and does not replace any material previously submitted to the Department.

These Invitations to Inquire are Medicare Supplement Advertisements. The Policy Form Number GRP79171 GPS-1 appears on CA25040ST. Final production of the enclosed advertising will show the component number on the bottom left hand corner of the Print Ad.

SERFF Tracking Number: UHLC-126591622 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 45484
 Company Tracking Number: CA25040ST/MS2516ST
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
 Plans 2010
 Product Name: Group Medicare Supplement
 Project Name/Number: Print Ad/CA25040ST/MS2516ST

The business reply card, MS2516ST, is attached to the print advertisement for your review.

Company and Contact

Filing Contact Information

Susan Cipollo, Director Susan_J_Cipollo@uhc.com
 680 Blair Mill Rd. 215-902-8444 [Phone]
 Horsham, PA 19044 215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut
 450 Columbus Boulevard Group Code: 707 Company Type: Life and Health
 PO Box 150450 Group Name: State ID Number:
 Hartford, CT 06115-0450 FEIN Number: 36-2739571
 (860) 702-5000 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$50.00 x 2=\$100.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$100.00	04/22/2010	35878885

SERFF Tracking Number: UHLC-126591622 State: Arkansas
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Product Name: Group Medicare Supplement
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	04/28/2010	04/28/2010

SERFF Tracking Number: UHLC-126591622 *State:* Arkansas
Filing Company: UnitedHealthcare Insurance Company *State Tracking Number:* 45484
Company Tracking Number: CA25040ST/MS2516ST
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Group Medicare Supplement
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Disposition

Disposition Date: 04/28/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	UHLC-126591622	State:	Arkansas
Filing Company:	UnitedHealthcare Insurance Company	State Tracking Number:	45484
Company Tracking Number:	CA25040ST/MS2516ST		
TOI:	MS08G Group Medicare Supplement - Standard Sub-TOI:		MS08G.001 Plan A 2010
	Plans 2010		
Product Name:	Group Medicare Supplement		
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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Self Mailer	Filed	Yes
Form	Business Reply Card	Filed	Yes

SERFF Tracking Number: UHLC-126591622 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 45484

Company Tracking Number: CA25040ST/MS2516ST

TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010

Product Name: Group Medicare Supplement

Project Name/Number: Print Ad/CA25040ST/MS2516ST

Form Schedule

Lead Form Number: CA25040ST/MS2516ST

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 04/28/2010	CA25040S	Advertising	Self Mailer	Initial		45.000	CA25040ST.p df
Filed 04/28/2010	MS2516ST	Advertising	Business Reply Card	Initial		45.000	MS2516ST.p df

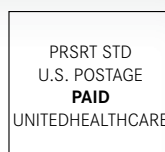


Discover the only Medicare Supplement Insurance that carries the AARP name.

Choose Medicare Supplement Insurance with competitive rates. It could be one of the best choices you make all year.



UnitedHealthcare Insurance Company
P.O. Box 1017
Montgomeryville, PA 18936-1017



<Recipient Name>
<Recipient Address>
<Recipient City>, <State> <Zip>

Consider the only Medicare Supplement Insurance Plan that carries the AARP name.

CA25040ST

☐ **YES!** Please send me complete information about AARP® Medicare Supplement Insurance Plans, including benefits, costs, eligibility requirements, exclusions and limitations. Or call 1-[xxx-xxx-xxxx] code [xxx].

<Membership #>
<Recipient Name>
<Recipient Address>
<Recipient City>, <State> <Zip>

Date of Birth Medicare (Part B) Effective Date

Phone

E-mail Address

This is a solicitation of insurance. An agent/producer may contact you.

Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents).

AARP does not employ or endorse agents, brokers, producers, representatives or advisors.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

MS2516ST

**Consider the
only Medicare
Supplement
Insurance
Plan that
carries the
AARP name.**



An AARP Medicare Supplement Insurance Plan could be the right choice for you.

You may find that the coverage provided by Medicare Parts A and B isn't enough. In fact, Medicare Part A has a deductible of [\$1,100] per benefit period for a single night inpatient hospital stay. And Medicare generally covers about 80% of your Part B medical expenses, which could leave you with up to thousands of dollars in out-of-pocket costs.¹ An AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York, for New York residents), could help protect you against some of these costs — and it features competitive monthly premiums.

An AARP Medicare Supplement Plan may be able to help.

Medicare Supplement Plans offer standardized benefits you can rely on. Get the only one that carries the AARP name.

Like all standardized plans, AARP Medicare Supplement Insurance Plans offer:

- Coverage for some or all of the out-of-pocket expenses not paid for by Medicare
- The freedom to choose your own doctor, specialist and hospital that accepts Medicare patients
- Benefits to help with co-payments and deductibles when you see a doctor or go to the hospital so you can better predict your out-of-pocket expenses

Plus, AARP Medicare Supplement Insurance Plans offer competitive pricing to fit your budget.

Some plans to note:

- **Plan A**, the most basic and competitively priced option
- **Plan C**, which covers Part A and Part B deductibles, as well as skilled nursing facility co-payments
- **Plan F**, a plan which has the benefits of Plan C and covers the difference between doctors' charges and what Medicare approves²

These plans carry a nationally recognized name.³

It's nice to know that you can choose a plan that carries the AARP name. Find out if one of them is right for you.

Medicare alone may not be enough.

**Choose an AARP Medicare Supplement Insurance Plan.
To find out more, call today.**

1-**[XXX-XXX-XXXX]**
(TTY: 711)

Monday to Friday, 7 a.m. to 11 p.m.;
Saturday 9 a.m. to 5 p.m. EST

AARP® | **Medicare Supplement Plans**
insured by **UnitedHealthcare Insurance Company**

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Neither AARP nor its affiliate is the insurer.

AARP does not recommend health related products, services, insurance and programs. You are strongly encouraged to evaluate your needs.

Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

This is a solicitation of insurance. An agent/producer may contact you.

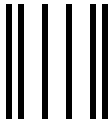
AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives or advisors. Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.

¹ Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare spending and the Medicare Program, June 2009. <http://www.medpac.gov/documents/Jun09DataBookEntireReport.pdf> (8 Mar, 2010) p. 63,65.

² Under Pennsylvania and Ohio law, a physician may not charge or collect fees from Medicare patients which exceed the Medicare-approved Part B charge. In Texas, charges not to exceed any charge limitation established by the Medicare program or state law. In New York, excess charges are limited to 5%. Plan F pays benefits for excess charges when services are rendered in a jurisdiction not having a balance billing law.

³ The Harris Poll®, December 11, 2008, Harris Interactive Inc. All rights reserved.

AARP® | **Medicare Supplement Plans**
insured by **UnitedHealthcare Insurance Company**

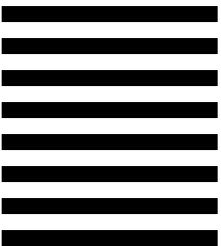


NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 45 LEHIGH VALLEY, PA

POSTAGE WILL BE PAID BY ADDRESSEE

**UNITEDHEALTHCARE
INSURANCE COMPANY**
P.O. BOX 25601
LEHIGH VALLEY, PA 18003-9905



☐ **YES! Please send me complete information about AARP® Medicare Supplement Insurance Plans, including benefits, costs, eligibility requirements, exclusions and limitations. Or call 1-[xxx-xxx-xxxx] code [xxx].**

<Membership #>

<Recipient Name>

<Recipient Address>

<Recipient City>, <State> <Zip>

Date of Birth Medicare (*Part B*) Effective Date

Phone

E-mail Address

This is a solicitation of insurance. An agent/producer may contact you.

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MS2516ST



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Insurance Company



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BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 45 LEHIGH VALLEY, PA

POSTAGE WILL BE PAID BY ADDRESSEE

**UNITEDHEALTHCARE
INSURANCE COMPANY**

P.O. BOX 25601

LEHIGH VALLEY, PA 18003-9905

